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SOCIO-PSYCHOLOGICAL STRESSES IN

FAMILY AFTER RETIREMENT

Family as a unit of Social Organization, is the Original Cell of Security, prototype and analogue of every future institution. In course of the individual's existence, family is the first institution with which he or she comes into contact. In its context primary needs are met, other needs are created, basic capacities developed, first roles get defined, and first status experiences are provided with. Because of this strategic position family influences greatly upon the individual's behaviour. Besides, during the whole course of his life it provides most of the commonly accepted satisfactions, and basic needs. Naturally, family has its protective role for the aged in the last years of life.

In fact some of the recent research suggests that most of the social contacts of the aged are with family. Thus the aged's social and psychological well being depends to a significant extent on the kind of role, relationships, duties, privileges and responsibilities within the family structure. In most societies whose structure includes some form of the extended family, the elders tend to enjoy considerable deference and prestige. They are provided with position of respect and authority as well as economic and social security.
The problem of the aged arises only when the needs of the aged cannot be met with by the natural groups to which they belong, in particular their families. In the past in all countries of the world, agricultural and traditional communities, older people experienced their satisfactions in life through their membership in the joint or extended family. They found in it security, response, and recognition. In their role of advice-giving and assistance to their adult children they performed a vital function. There was a moral and a legal obligation in return of which their adult children used to play by supporting needy parents. There was also the expectation on both sides of mutual help and care in times of illness and disability. Thus, the joint or extended family system in the past, provided the aged security, status, love and affection and also mental satisfaction but with its disintegration, the aged are left alone to face the problems of advancing age. Modern ideas have disrupted this way of life.

In modern industrial societies, increasing tendency for the family to break up into smaller units even when the parents are alive, has affected badly vulnerability of the old. The emerging pattern of family relations in modern industrial societies, is not set by unequivocal norms, but much depends on personal relations and personal choice. A certain percentage of old people are neglected and isolated, either because they do not reach a modus vivendi with their
kin or because they have few kind. Furthermore, families, find it extremely difficult to cope with several disabled old people. There is a sizable minority of old people who require a considerable amount of extrafamilial aid (Talman, Yonina; 1966).

While the nature of family relationships has changed in many ways because of modernization and industrialization, the family is still a major source of primary relationships, providing long-lasting, intimate, emotional ties with others. Marriage relationship is generally viewed as the keystone to the satisfaction of emotional needs, but interactions with other kin-offspring, parents, aunts, uncles, and so on—also offer a broad range of gratifications, from the purely social or emotional to financial support and other services.

In India, the elderly have been traditionally assigned a place of honour and respect by religion, social values and norms. Indian family system, has been the chief source of support and sustenance for the elderly. Even today, influence of the joint family system is still stronger in Indian society; which was an ideal arrangement for the care of the aged in the past. Aged are still to some extent deeply respected and honoured in the Indian family.
In the new situation, urbanisation and industrialisation have created new job opportunities for men and women. Young couples are often faced with a problem of choosing between more income from job on the one hand and staying at home to take care of elderly parents on the other. In a joint family it is more or less obligatory on the part of young son’s to take of the elderly, but in small urban family such expectations are being reconsidered in negative way. In rural areas also, due to impact of modern values, the old strong ties of kinship and community feelings are getting weakened and a sense of individualism is developing. Today in an Indian family the younger members of the family, with their individualistic attitude in life, do not also like much interference from the older persons, including their own parents. As the family relationships undergo changes, stresses and strains develop in families on the issue whether children should look after older parents or not.

Retirement is a stage which indicates that one has become old and has finished the most useful and active part of one’s life. After retirement, family relationships seem to be the only important thing for the life satisfaction, because during the retired life individual faces a number of social complexes combined with lack of contact with friends and relations, loss of physical fitness. As a source of social and emotional outlet, retired older person’s family
can have tremendous benefits. Involvement of the aged in
network of kin often results in greater status and economic
security. Therefore, family is a major source of primary
social and emotional relationship in old age, such
relationship provides life satisfaction to the aged in later
life.

Taking into consideration the changing nature of
family one can know very well that it has become common in
many urban and few rural families that the retired persons
are looked as liability and burden to be looked after in the
family. Therefore, in the present Chapter, an attempt has
been made to study socio-psychological stresses in family
life of the retired persons, which are likely to emerge out
of this feeling in the minds of both the retired and the
young.

**NATURE OF SOCIO-PSYCHOLOGICAL STRESSES IN GENERAL:**

After retirement, naturally the income earning has
limitations. Those who get pension or receive interest
amounts on their investment use this limited amount of money
to run their house. Unless one gets some honorary job or even
well-paid jobs, it is wellknown fact that he or she has to
live on the limited source of income.
1) **LIFE LED SO FAR**:

It is a question of how retired person learns or prepares himself or herself to live with this limited income. Childhood habits continue during the adulthood and if same continue in old age, perhaps some of these habits may not bring satisfactory returns. For example, spicy food, excess food, too many sweets or too many luxurious dishes cannot be digested. Too much of shopping, number of variety of clothes, cosmetics, sandals or chappals etc. are not needed in old age if you are going to remain mostly at home. Thus retirement brings change in the way of life.

2) **HEALTH AFTER RETIREMENT**:

Healthwise, every old person's frequency of getting ill/falling mild ailments, reduced eyesight and hearing capacity in addition to asthma, diabetes and cardiovascular disturbances — is greater than what it was in earlier years of young-age. Naturally medical expenses are bound to be more than what they were before.

Apart from illness/disability increases and demands more assistance from other persons either paid or free. Many individuals, especially women, are never used to get personal activities (bathing, changing dress, toilet, eating food) done with the help of others either of their age or from the younger ones. For such persons, life after retirement looks different than what was earlier. Especially if they become more or less disabled and dependent, it is very painful for them to adjust with the new situation.
3) **DISABILITY DUE TO OLD AGE**:

If due to disability, the old persons stop going out of the house or in other words, their mobility becomes reduced to nil, they find it very very difficult to adjust themselves with the small world restricted to their own bed. They may be living at home or in hospital, their mind wanders across the boundaries of this small place and they have to learn to remain alive on the memories of the past. When their family members and friends come to meet, they keep on asking them number of questions about the outside world. Now a days, thanks are due to television which is a live recreation for persons who have to remain at home.

4) **PSYCHOLOGICAL SIDE OF BEHAVIOUR**:

Psychological stress emerges when the bed-ridden or immobile persons start feeling neglected or cannot keep continuous liason with the outside world. Children and younger ones get bored of petty questions by their Older relative since answers to these questions do not matter them much as they are moving freely in and outside the four walls! This is a concern tobe understood both by the young and the old and stresses emerge if there is lack of understanding. Psychological stresses differ from individual to individual.

5) **CHANGE IN SURROUNDINGS**:

Some persons are used to live in small-size, quiet family surrounding whereas some are used to live in a big-
size and always noisy atmosphers. It may happen that persons after retirement have to stay in an environment which they dislike. For example, government and military servicemen who stayed luxuriously and comfortably in big furnished houses for years, have to stay in small house (may be of their own) in crowded colonies without servants!

Some may have to stay with their sons and daughters-in-law’s habits likes and dislikes may be different. Thus it makes a lot of difference in the day-to-day patterns of life for persons before and after retirement. Daughter-in-law’s guests, relatives and friends make house crowded for these retired persons.

6) LOSS OF AUTHORITY:

Some persons authority continue in their family up to retirement due to their status outside, friends-circle, office-assistants and prestigious activities. After retirement routine changes in this regard and the person losses status not only outside but gradually inside the family also. Even the decision-making power gets reduced. Women suffer more because of this loss of control over the kitchen, daily menu and power over the maid-servants and so on. Loss of decision-making power over more serious matters such as education of grand-children, new investments and even petty matters of giving presents at marriage parties is another very ticklish and serious cause of psychological
stress not only for the retired person or couple but also for the entire family. Individual stresses are tolerated sometimes, and if not tolerated give rise to hot discussions, abusing, insults and such other stressful moments.

**EFFECTS OF ABOVE FACTORS:**

If such abovementioned tension moments continue in daily life, status quo, non-interaction, non-cooperation continue. In small family this affects adversely both the elders, young and children. Some families face these tensions with reasoning and planned living arrangements, some cannot face and separate permanently leaving the elderly to their own fate. Some try to understand each other and maintains status quo by face-saving devices. Some keep it alive within the family and hide it from the outsiders. However, as a sociology student, one cannot fail to understand that all these human beings and human interaction is bound to be full of tension and tension-management activities. Cooperation and conflict are bound to be the two sides of the interaction between members of one family belonging to differ age-groups.

Thus, my study of 200 retired persons from Marathwada region - which is still mostly traditional, less urban and industrial and hence having strong family traditions - reveals following trends on the part of retired persons in relation to their socio-psychological stresses.
1) **Economic Causes of Social Stresses**:

Out of 200 persons, following are the responses:

(A) **Nature of Economic Difficulties**:

75 No Liabilities - (37.50%)

125 with liabilities:

- 82 - for day to day expenditure
- 61 - Medical Bills
- 50 - Daughter's marriage
- 30 - Children Education
- 30 - Clearing Debts

(B) **Adjustment to face Difficulties**:

- By curtailing expenditure on entertainment, luxury items, ... 107
- By doing part-time jobs, ... 37
- From investments, ... 37

(C) **Unhappiness due to economic difficulties**:

41 Yes
151 No

On consideration of above data it can be said that majority of the retired persons have to face problems of strains and stresses because of the reduced income. Therefore it is seen that they try to subject themselves and the family to a planning which would enable them to manage the affairs. And it is also seen that because of these kinds of efforts it
has enabled them to establish amicably among the members of the family lessening stresses and strains. These appeared to be contented in life. But those who have had an unhappy life due to economic problems, though the number is less, cannot be ignored.

2) **CAUSE OF LACK OF FAMILY SUPPORT**

Recent research also indicates that inherent strains are involved in the parent-child bond. Although there is a considerable congruence between the norms of aging parents and children in this sphere, the relationship is basically asymmetrical aged parents seem more attached to their children than vice-versa. Most children have a more or less strong sense of duty toward their aging parents, but the intensity of such a commitment varies according to the nature of the effective bonds between them, compatibility of values and style of life, and the possibilities of reciprocal services. There is also some evidence that there is an inverse relationship between the urgency of the need of the parents and the children’s readiness to help (Talman, Yonina, 1966).

The position of the aged is the strongest, and they are best protected, in traditional societies. Corporate kin-groups are based on lineal intergenerational continuity. Within them, the old occupy positions of authority and serve as crucial intermediary links. Intergenerational living arrangements supply them with direct contact with the young (Talman, Yonina, 1966).
PERSONAL AND PSYCHOLOGICAL CONSEQUENCES OF ECONOMIC CONS'TRAINTS:

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<thead>
<tr>
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<th>Yes</th>
<th>No</th>
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<tbody>
<tr>
<td>Disagreement with children ...</td>
<td>72</td>
<td>122</td>
</tr>
<tr>
<td>Feeling of loss of freedom ...</td>
<td>48</td>
<td>152</td>
</tr>
<tr>
<td>Live under stress and tension ...</td>
<td>42</td>
<td>152</td>
</tr>
<tr>
<td>Did not answer ...</td>
<td>6</td>
<td>----</td>
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These figures are self-revealing. As said earlier, economic difficulties are bound to be there due to reduced income, loss of facilities and other related - status symbols (Free quarter, Car allowances, Orderly services etc., when on the job), and perhaps spendthrift habits. Still 37.50 per cent do not have any economic difficulty and are not felt to be burden or liability to their family after their retirement. They might have planned from early days and must have fulfilled their parental responsibility such as marriages and education of children, constructing own house and enough investment for future life. The remaining 63.50 per cent (125) total that they have number of economic constraints and their daughters are to be married, house construction being still on the way. Lack of socialization for old age and life after retirement seem to be directly related. More the lack of planning and socialization for the life after retirement, the more are the economic constraints and difficulties leading to feeling of being liability to the family.
3) **BEHAVIOURAL CAUSE OF STRESSES**

Without readiness to change habits, and to throw away addictions, it is painful to curtail expenditure and forget the comfortable life enjoyed in the past. Hence these efforts develop personal strains, frustration, sense of loss of self-respect and readiness to do number of duties by oneself. Those who can overcome these strains can change their way of life sooner and with less adverse impact on their personal and familial life. Those who fail, they become misfits and liability, burden for others.

After retirement majority of retired persons live with their son’s. And while doing so naturally they have to forgo some amount of freedom. The reason is that children are, by then, grownup. There are daughter-in-laws and grand children in the family. Many times son’s are governed by the feelings of their wives. So the retired persons have to be cautious and controlled in their speaking and behaviour, also in expenditure. It is found in the survey that although 76 per cent the retired persons live with their sons, and do not feel that they have forsaken freedom, 21.50 per cent retired persons feel that their freedom is reduced on account of living with their sons. 2.50 per cent of the retired persons have had no children and they avoided to answer to this point.
Quite a large number of retired persons (47) reported unhappiness. This was due to their expectation from sons to be polite and concerned about their parents and the actual behaviour of sons and daughter's-in-law being opposite. Many told that their son's nature was changed, daughter-in-law were better in some cases. Some (35.50%) told that they had strained relations on the issue of property, may be due to distribution or share given to particular son or daughter. Generally parents are inclined to help daughters even after marriage which increases liability or at least reduces the share of their sons. Still until now, giving share of property to daughters is not yet being practised in many families. The other issues are from day-to-day life. These are such as not respecting the son's feelings, not encouraging their modern plan, not liking their friends' circle, imposing old manners of behaviour on grand-children, spending extravagantly on old relatives who may not be attached to sons. These issues must be emerging in the family occasionally but these cause trouble both to the trouble-shooter and the rest of the members in the family. Clashes or cold-wars emerged out of the clashes of programmes or plans make interaction full of stresses. Hence, some of them dwelling separately. Some retired persons (3%) have not answered the point of having any worry. Thus the majority of the retired persons prepare to live with son's families and they have no worries living with them. It is seen that majority of
them show readiness to reside with their son's and which has not caused any worries. They are satisfied with the attitude and behaviour of their son's daughter-in-laws and grand children towards them. 6 respondents did not answer as they told that their clashes are so serious and having roots within the family quarrels since past generations that they would not like to either disclose or discuss outside. Strains and stresses would be going on in our families not only as long as they are alive but perhaps even after death. Thus I came across 3 per cent retired persons who have adjusted with whatever family circumstances they have after retirement.

4) **CONFLICT OF VALUES AS CAUSE OF STRESSES**:

Old persons with their conventional ideas (which the young generation supposes to be out of date) and the way of living, often become a subject of criticism among the younger members of the family. The value system of the younger generations may be different from that of the aged. Retired persons experience psychological strains due to such type of criticism of the family members. When, I inquired about such types of criticism, I found most of the retired persons are deeply honoured and respected in the family. They are well adjusted with their family members. They have maintained their position in the family. They are respected and honoured usually and the family members never criticise them. On the other hand the younger members fear the
displeasure of the old. The tradition of giving respect and honour to the older persons and parents is still continuing in the Indian family. But 29 retired persons reported that they are insulted and criticized by the other members of the family. Daughters-in-law in the family are mostly active in criticizing these old people. The younger generations' members criticize on their clothing, habits, customs, and religious activities. Some of them told that their sons often criticize them for "why did not you collect more property for us?" I found that these retired persons do not utter a single word against this criticism because they think that this attitude would lead to quarrels so they bear it all feebly. Some of them are not in a position to adjust with new ideas, and younger generation and this one way stickup policy makes them victim of criticism.

Most of the retired persons have an experience that usually they do not have to face the anger or such treatment from the members of their families. Generally it is seen that these retired persons get good treatment from the members of their families. I found majority retired persons are satisfied with the attitude and behaviour of their family members towards them. They are satisfied with their present state of family life. 19 retired persons told that they have to face the anger of other family members, hence whole family has to face strains and stresses. These retired persons told
that some family members unnecessarily become angry with
them. If these retired persons suggest something about the
fashion of youth, manners of the youth, family members do not
like their suggestions. These retired persons also told,
younger members of the family do not like to live according
to our principles. They think that old parents are burden for
them; for this reasons these retired persons are dissatisfied
and unhappy. Some of them told that they would like to die
rather than to live in such insulted life. It is clear that
these retired persons do not get human treatment in their
families and it causes that they are passive and nervous in
their life.

TENDENCY TO HIDE STRESSES:

Many times the strains and stresses in the family
are not made known outside the family circle. It is a social
convention common among all to guard against defamation, of
the family. Hence, it is expected in the observation that the
retired persons generally as a chief of families would not
reveal the facts about their familial relations. So, in the
present research, I have asked the question, whether the
members of the family behave with conflicting attitude with
mixed emotion, love or hate. Many of them do not experience
conflict of 'love or hate' in their family member's behaviour
towards them. They also told, their family members avoided to
counter the point and have justified of having love, respect
or sympathetic relations. Therefore, they like to be in the company of family members of their families. Some of the retired persons (39) are dissatisfied with the treatment given to them by their family members. They told that, they often experience conflicting waves of 'love or hate' in their family member's behaviour towards them. They also say that the other members of their families may not be honest in showing love or respect. These retired persons added that they do not get love and respect now a days and young members in the family do not take into account the suggestion of these retired persons. These retired person had dreamed that they would get respect and love in the old age. But all in vain to think of love and respect from the members of the family is hope against hope. It is the argument of the retired persons that the members of family allow them to live in the house because that is the formality. They avoid to talk to these retired persons. If they talk, they talk with furiousity and teasingly. These persons told; it is their badluck that they are father, grand father and father-in-law, in the family. In fact they are suffer in their familial life due to such treatment of their family members.

FACTORS OUTSIDE THE FAMILY:

The family theorists have alleged that the structure and functions of the joint-family system are undergoing changes, and they attributed a number of socio-
economic forces for effecting disintegration in its jointness. The forces of modernisation, technological change, mobility and explosion in the lateral transmission of knowledge are making changes in life styles and values. These forces are responsible for bringing deteriorative change in the joint-family system. These forces also completely uproot the age-old family system and the traditional kinship bonds and contributed to emerging modern small family. Due to these changes in family institutions, 'love and affection' reduce in modern family. In present research I have gathered information, about the feeling of the retired persons about whether 'there is lack of love and affection' among members of family. Most of the retired persons enjoy respect and mutual understanding. 113 (56.50%) retired persons told that they do not feel there is lack of love and affection among their family members. At the same time 87 (43.50%) retired persons told that the 'love and affection' are gradually disappearing from the members of the family. Thus, it means, the love and affection are gradually diminishing in family.

The family development cycle brings about changes in the status and roles of both men and women because there is a transition from the role of the provider to that of the dependant. This may result in loss of role or to limited participation in decision making process in the socio-cultural and economic spheres of family. In earlier times the
decision of the older on all matter was final and usually accepted by all family members. It is a fact that in Indian society had a tradition of respect for the aged. But today generally the old persons complain against the new generation who fail to consult them; given less importance and are irresponsible. Therefore, an attempt was made in present research, to find out the role of the retired persons in decision-making in their families.

It is a commonly held belief that with advancing age the involvement of the aged persons gradually decreases in family affairs. But my data indicate that majority of the retired persons (83%) reported that their advise about important decision, consider by their family members. Mostly children's education, children's marriage, house-hold expenditure, behaviour of children, religious work and dealing with relatives, such types of affairs, retired persons play a dominant role and respected and consulted by the family members. On different social function like marriage, ceremony, old people in family are asked for their advise and blessing on different religious ceremony they are consulted for several rituals. Nevertheless, 17 per cent of the retired persons have reported that they are not considered in taking important decisions in the family. They never participated in any kind of decisions related to the household. They also told they have not worry about limited
role in decision making process in family. Thus, the majority of the retired persons exercise authority and influence over the affairs of the family. It seems that only in a small number of cases, decision making power has shifted from retired persons to other family members.

SUMMARY:

As discussed in the body of this Chapter, it is noticed during the survey that -

(1) More number of retired persons do have some financial liabilities. Medical bills, daily household expenditure, repaying loan instalments incurred either for daughters' marriages or children's education. Some have yet to construct their own house. However, apart from the strains developed from time to time economic adjustments, many do not face serious problems. This is obviously due more to pension scheme and other savings plan rather than due to a very systematic planning on the part of many.

(2) Although many expressed worry about the slow and gradual disappearing of affectionate and friendly atmosphere in the family, numerically only 17 per cent are really dissatisfied. They complained about insulting treatment, no interaction with daughter-in-law disagreement with children. These 17 per cent who stay with children but are unhappy
reveal one direct correlation between 'stresses and strains on the part of retired old persons' and 'lack of primary control, influence of outside roles, limited income along with absense of planning either by the retired persons themselves or by their children'. The more lack of planning for the age results into more loss of happiness and security.

(3) 76 per cent live with their families and children. These are like quasi-joint families. 59 per cent reported that they are respected well, enjoy freedom and authority and agree with children as they have adjusted or rather understood children correctly. This explains very important fact that in small cities with still impact of older traditions, urban semi-joint families have not created so far stresses and strains for their elderly retired parents and parents-in-law. Although this is so with parents, it is noteworthy that their children who are grown up are aware of their old age when they may not get same treatment from their own children.

Out of these 76 per cent, 37.50 per cent expressed that they have no difficulties of financial kind. That means they are self-reliant having source of income. The more the adjustment of financial and behavioural patterns of life on the part of old retired persons, the less are the stresses and strains of psychological and physical nature for the old persons. Their is thus inverse correlation (positive correlation) between pre-retirement planning, adjustment mechanism and reduced stresses and strains.
Thus from these correlations one may see that in Indian urban families retired old persons are living to a great degree of satisfaction level. Very few live alone or deserted.